



**STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
CONSUMER INSURANCE SERVICES**

DAVY CROCKETT TOWER, 4TH FLOOR

500 James Robertson Parkway

Nashville, TN 37243-0574

TELEPHONE: (615) 741-2218 / (800) 342-4029 * FAX: (615) 532-7389

HIPAA PLANS AND INDIVIDUAL HEALTH INSURERS

If you are losing TennCare coverage, or leaving an employer sponsored group insurance plan (after exhausting your COBRA benefits, state continuation or neither if continuation is not available), you have certain rights under state and federal HIPAA laws (Health Insurance Portability and Accountability Act). If you have had eighteen (18) months of prior health insurance coverage with no gaps exceeding sixty-three (63) days, then you cannot be denied coverage due to a pre-existing medical condition. However, you must seek new health insurance coverage immediately upon termination of your prior coverage in order to be protected. The following deadlines are critical:

1. **Group plans** – Even if you were on TennCare a short amount of time, you may be eligible to join a group plan offered by your or your spouse's employer. You have thirty (30) days after termination of your prior coverage to join a group plan. After this 30 day period, you may be deemed uninsurable.
2. **Individual plans** – You are eligible to purchase an individual plan if you had 18 months continuous coverage under TennCare or another group plan. You have sixty-three (63) days after termination of your prior coverage to purchase an individual insurance plan. After this 63 day period, you may be deemed uninsurable.
3. **Pre-existing condition waiting periods** – If you have had eighteen (18) months or more of continuous health insurance coverage, then you cannot be subjected to a pre-existing condition waiting period. If applying for a group plan, any period of coverage less than 18 months may act as a "credit" against any pre-existing condition waiting periods imposed by your new health insurance carrier.

The following list of companies all offer individual plans, including HIPAA plans, in Tennessee. When calling for price quotes, you need to specify that you are seeking a "HIPAA" or "guaranteed issue" plan. This list may not be complete and changes in those companies offering individual health products occur frequently. **We are not recommending any company on this list.** For further information, please contact the Consumer Insurance Section at the number listed above.

American Medical Security Life Ins. Co

3100 AMS Blvd, P.O. Box 19032

Green Bay, WI 54307-9032

(800) 232-5432

www.eams.com

Freedom Life Ins. Company of America

110 West Seventh St., Suite 300

Ft. Worth, TX 76102

(800) 387-9027

www.freedomlife.net

American National Life Ins. Co. of Texas

One Moody Plaza

Galveston, TX 77550-7999

(800) 899-6503

www.anico.com

Golden Rule Insurance Company

712 Eleventh Street

Lawrenceville, IL 62439-2395

(800) 444-8990

www.goldenrule.com

American Republic Ins. Co.

P. O. Box 1
Des Moines, IA 50334
(800) 247-2190
www.aric.com

Blue Cross and Blue Shield of Tennessee

801 Pine Street
Chattanooga, TN 37402
(800) 565-9140
www.bcbst.com

Celtic Insurance Company

233 South Wacker Dr., Suite 700
Chicago, IL 60606-6393
(800) 477-7990
www.celtic-net.com

Central Reserve Life Insurance Co.

17800 Royalton Rd.
Strongsville, OH 44136
(800) 321-3997
www.centralreserve.com

Continental General Ins. Co.

8901 Indian Hills Drive
Omaha, NE 68114
(800) 545-8905
www.continentalgeneral.com

Empire Fire & Marine Ins. Company

13810 First National Bank Parkway
Omaha, NE 68154-5202
(800) 878-0011
www.usselectmarketing.com

Fortis Benefits Insurance Company

500 Bielenberg Drive
Woodbury, Minnesota 55125
(866) 884-4636
www.assuranthealth.com

Fortis Ins. Co.

P. O. Box 3050
Milwaukee, WI 53201-3050
(866) 884-4636
www.assuranthealth.com

Humana Ins. Co.

P.O. Box 30111
Tampa, FL 33630-3111
(866) 672-9165
www.humana.com

MEGA Life and Health Ins. Company

P.O. Box 982010
North Richland Hills, TX 76182-8010
(800) 527-5504
www.megainsurance.com

Mid-West National Life Ins. Co. of TN

4001 McEwen Rd., Suite 200
Dallas, TX 75244
(800) 729-2302
www.healthinsuranceandmore.com

National Foundation Life Ins. Co.

110 West Seventh St., Suite 300
Ft. Worth, TX 76102
(800) 221-9039
www.freedomlife.net

Physicians Mutual Ins. Co.

2600 Dodge Street
Omaha, NE 68131
(800) 932-7642
www.physiciansmutual.com

United American Insurance Co.

P. O. Box 810
Dallas, TX 75221-0810
(866) 298-6483
www.unitedamerican.com

World Insurance Company

P. O. Box 3160
Omaha, NE 68103-0160
(800) 786-7557
www.worldinsco.com